IN THE UNITED STATES PATENT AND TRADEMARK OFFICE.

Serial No. 09/734.694 Confirmation No: 6528

Applicant Ravi Ganesan

Filed December 13, 2000

Title **Dynamic Biller List Generation**

Art Unit 3694

Examiner Ella Colbert

Docket No. 23952-0138

72386

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir or Madam:

Customer No.

Prior to the issuance of the above-identified application, please amend the application as follows. If a decision is made not to enter the foregoing amendments in whole. Applicants respectfully request entry in part of those amendments for which the Examiner decides entry is proper per MPEP § 714.16(e).

AMENDMENT UNDER 37 C.F.R. § 1.312

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 17 of this paper.

The Conclusion begins on page 18 of this paper.

Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents. Mail Stop Amendment on July 21, 2010.